

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JEFFREY JAY PAFFORD
LAURA DIANE PAFFORD
Debtor(s)

Case No. 05-63454

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/15/2005.
- 2) The plan was confirmed on 02/16/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/25/2009, 01/25/2010.
- 5) The case was completed on 05/11/2010.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,344.00.
- 10) Amount of unsecured claims discharged without payment: \$169,896.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$202,804.00
Less amount refunded to debtor	\$25.76

NET RECEIPTS: **\$202,778.24**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,526.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,526.49**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALEXANDER LUMBER	Unsecured	55,400.00	62,286.64	62,286.64	7,474.40	0.00
ASSOCIATES IN COUNSELING	Unsecured	800.00	777.50	777.50	93.30	0.00
BIG BUCK BUILDING CENTERS	Unsecured	40,000.00	44,246.33	44,246.33	5,309.56	0.00
CAPITAL ONE BANK	Unsecured	900.00	845.51	845.51	101.46	0.00
CARPENTERS LOCAL 174	Unsecured	43,000.00	NA	NA	0.00	0.00
CITIZENS BANK	Secured	9,500.00	9,169.06	9,169.06	9,169.06	1,799.33
DELL FINANCIAL	Unsecured	1,600.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,232.02	1,232.02	147.84	0.00
ECAST SETTLEMENT CORP	Secured	500.00	500.00	500.00	500.00	58.82
ECAST SETTLEMENT CORPORATION	Unsecured	5,800.00	5,966.45	5,966.45	715.97	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,394.00	5,832.56	5,832.56	699.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	486.00	480.56	480.56	57.67	0.00
FORD MOTOR CREDIT CO	Secured	21,300.00	21,294.35	21,294.35	21,294.35	4,338.38
HARRIS BANK CONSUMER LOAN CT	Secured	NA	28,962.55	28,962.55	28,962.55	0.00
INTERNAL REVENUE SERVICE	Priority	10,200.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	420.00	421.07	421.07	50.53	0.00
MENARDS	Unsecured	4,800.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	14,000.00	14,394.20	14,394.20	1,727.30	0.00
ROUNDUP FUNDING LLC	Unsecured	400.00	388.74	388.74	46.65	0.00
SBC AMERITECH	Unsecured	50.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	1,080.59	1,080.59	1,080.59	0.00
WELLS FARGO HOME MTGE	Secured	NA	107,624.08	107,624.08	107,624.08	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$136,586.63	\$136,586.63	\$0.00
Mortgage Arrearage	\$1,080.59	\$1,080.59	\$0.00
Debt Secured by Vehicle	\$30,463.41	\$30,463.41	\$6,137.71
All Other Secured	\$500.00	\$500.00	\$58.82
TOTAL SECURED:	\$168,630.63	\$168,630.63	\$6,196.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$136,871.58	\$16,424.59	\$0.00

Disbursements:	
Expenses of Administration	<u>\$11,526.49</u>
Disbursements to Creditors	<u>\$191,251.75</u>
TOTAL DISBURSEMENTS :	<u>\$202,778.24</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/16/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.